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Attorney Docket No. 07473-033

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Lawrence M. Sherman  
Serial No.: 09/781,132  
Filing Date: February 9, 2001  
For: SYSTEM AND METHOD FOR SIMULTANEOUS MULTIPLE  
DEATH LIFE INSURANCE

Examiner: Vivek D. Koppikar  
Art Unit: 3626

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION MAILED JANUARY 26, 2006

Sir:

Responsive to the Examiner's Office Action of January 26, 2006, Applicant provides this response to the issues raised therein.